

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Jersey City (Hudson County)**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$400	\$155	\$157
Ace American Ins Co (Ace Group)	\$442	\$110	\$156
All Amer Ins Co (Central Mutual of OH Group)	\$368	\$161	\$205
Allstate NJ Ins Co	\$414	\$124	\$170
American Fire & Cas Co (Ohio Casualty Group)	\$606	N/A	\$295
American Ins Co (Allianz Group) (2)	\$551-\$623	N/A	N/A
American Intl Ins Co of NJ	\$566	\$212	\$284
Amica Mutual Ins Co (1)	\$774	\$166	\$262
Armed Forces Ins Exchange (3)	\$343	N/A	\$123
Associated Indemnity Corp (Allianz Group) (2)	\$659-\$778	\$123-\$158	\$209-\$231
Atlantic Employers Ins Co (Ace Group)	\$520	\$97	\$135
Atlantic Mutual Ins Co (Atlantic Mutual Group)	\$446	\$160	\$200
Balboa Ins Co	\$606-\$894	N/A	N/A
Bay State Ins Co (Andover Group)	\$531	\$164	\$191
Camden Fire Ins Assoc (OneBeacon Group)	\$634-\$794	\$182-\$199	\$210-\$228
Centennial Ins Co (Atlantic Mutual Group)	\$491	\$162	\$202
Central Mutual Ins Co (Central Mutual of OH Group)	\$451	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$444	\$126	\$173
Citizens Ins Co of Amer (All-America Financial Group)	\$435-\$458	N/A	N/A
Countryway Ins Co	\$431-\$529	\$143	\$229
Cumberland Mut Fire Ins Co	\$373-\$474	\$160	\$333
Electric Ins Co (3)	\$323	\$103	\$146
Empire Fire & Marine Ins Co	\$358-\$471	N/A	N/A
Encompass Ins Co of New Jersey	\$773	\$269	\$255
Excelsior Ins Co (Liberty Mutual Group)	\$569-\$762	\$144	\$195
Farm Family Cas Ins Co (3)	\$580	\$121	\$199
Farmers Ins Co of Flemington	\$429	\$183	\$181
Farmers Mutual Fic of Salem Cty	\$400-\$552	\$183	\$325
Federal Ins Co (Chubb Group)	\$633	\$126	\$173
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$367-\$389	\$126	\$165
Fidelity National Prop and Cas Ins	\$409	\$112	\$167
Firemans Fund Indemnity Corp (Allianz Group)	\$691	N/A	N/A
Firemans Fund Ins Co (Allianz Group)	\$659-\$778	\$123-\$158	\$209-\$231
First American Prop & Cas Ins Co	N/A	\$249	N/A
First Trenton Indemnity Co	\$381	\$119	\$151
Fitchburg Mutual Ins Co	\$645	\$157	\$221
FMI Ins Co (Franklin Mutual Group) (2)	\$300	N/A	\$156
Founders Ins Co	\$368-\$430	\$154	\$189
Franklin Mut Ins Co (Franklin Mutual Group) (2)	\$373	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group)	\$388	N/A	\$227
Graphic Arts Mutual Ins Co (Utica National Group)	\$444-\$564	\$139	\$198
Great Northern Ins Co (Chubb Group) (2)	\$444	\$118	\$162

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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Hanover Ins Co (All-America Financial Group)	\$665-\$705	\$117	\$154
Harleysville Ins Co of NJ (2)	\$560-\$656	\$172-\$198	\$216-\$251
Hartford Cas Ins Co (The Hartford Group)	\$516	\$116	\$146
Hartford Fire Ins Co (The Hartford Group)	\$689	\$148	\$188
Hartford Underwriters Ins Co (The Hartford Group)	\$593	\$120	\$170
High Point Preferred Ins Co (fmr. Prudential P&C)	\$525	\$160	\$174
Homesite Ins Co	\$566	\$212	\$284
Insurance Co of North Amer (Ace Group)	\$390	N/A	N/A
Liberty Mutual Fire Ins Co (Liberty Mutual Group)	\$585	\$118	\$177
Massachusetts Bay Ins Co (All-America Financial Group)	\$511-\$541	\$109	\$140
Mercer Ins Co of NJ Inc	\$469-\$483	\$212	\$219
Merchants Ins Co of NH Inc (Merchants Group)	\$412	N/A	\$379
Merchants Mutual Ins Co (Merchants Group)	\$594	\$189	\$250
Merrimack Mut Fire Ins Co (Andover Group)	\$592-\$806	\$156	\$218
Metropolitan Grp Prop & Cas Ins Co	\$677	\$113	\$170
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group)	\$497	\$60	\$106
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$587	\$69	\$125
Ohio Cas Ins Co (Ohio Casualty Group)	\$812	\$153	\$224
Pacific Indemnity Co (Chubb Group)	\$633	\$126	\$173
Philadelphia Contributionship Ins (Philadelphia Contributionship Gro	\$606	\$174	\$298
Preferred Mutual Ins Co	\$412	\$147	\$209
Preserver Ins Co	\$390-\$574	\$155	\$125-\$182
Proformance Ins Co	\$360	N/A	\$256
Providence Mut Fire Ins Co (1)	\$549-\$875	\$163	\$167
Public Service Mutual Ins Co	\$407	\$118	\$114
Quincy Mutual Fire Ins Co	\$473-\$586	\$125	\$163
Rutgers Cas Ins Co	\$519-\$687	\$122-\$155	\$113-\$144
Selective Ins Co of Amer (Selective Group)	\$506	\$140	\$184
Selective Way Ins Co (Selective Group)	\$401	N/A	\$184
Shelby Cas Ins Co	\$461-\$609	\$105-\$136	\$159-\$211
Sompo Japan Ins Co of America	\$583	\$113	\$229
State Farm Fire and Cas Co	\$832	\$125	\$219
Tokio Marine & Nichido Fire Ins Co Ltd	\$639	\$175	\$354
United Services Auto Assoc (USAA Group) (1) (3)	\$397-\$478	N/A	\$98-\$128
USAA Cas Ins Co (USAA Group) (3)	\$467-\$559	N/A	\$127-\$160
Utica Mutual Ins Co (Utica National Group)	\$651	\$162	\$229
Vigilant Ins Co (Chubb Group) (2)	\$481	\$126	\$173
West American Ins Co (Ohio Casualty Group)	\$709	N/A	\$274

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